Motor Insurance

Insurance Product Information Document

Company: Allianz p.l.c. Product: Commercial Motor

Allianz p.l.c. is regulated by the Central Bank of Ireland. Registered in Ireland, No. 143108.

Registered Office: Allianz House, Elm Park, Merrion Road, Dublin 4, D04 Y6Y6.

This document outlines the main benefits and restrictions associated with an Allianz Commercial Motor Insurance policy. It does not reference all of the benefits, terms, conditions, limitations, exceptions and exclusions associated with the policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This is a commercial motor policy for Comprehensive cover, Third Party Fire and Theft cover, Third Party Only cover or a combination of some or all of these covers dependent on the category of vehicles insured.
For vehicles with Comprehensive cover, it covers you if any insured vehicle is stolen, damaged by fire or accidentally damaged. You and the insured drivers are also covered if you injure other people or damage their property while driving an insured vehicle.
For vehicles with Third Party Fire and Theft cover, it covers you if any insured vehicle is stolen or damaged by fire. You and the insured drivers are also covered if you injure other people or damage their property while driving an insured vehicle.
For vehicles with Third Party Only cover, it covers you or any insured driver if you injure other people or damage their property while driving an insured vehicle.

What is insured?

Standard Cover

- ✓ Damage as a result of fire, theft (or attempted theft) for vehicles with comprehensive cover and third party fire and theft cover
- ✓ Damage as a result of an accident or vandalism for vehicles with comprehensive cover
- ✓ Your legal liability to other people arising from an accident
- ✓ Full policy cover while driving your vehicle in Europe
- ✓ Step-back bonus protection
- ✓ Third party cover to pull a trailer
- ✓ Medical expenses
- ✓ Third party working risk cover

The following benefits are only applicable if you have selected Comprehensive cover:

- ✓ Windscreen cover
- ✓ Breakdown assistance
- ✓ Fire brigade charges
- ✓ Replacement locks, car keys, key cards and lock transmitters

Plus the following Optional Covers if selected by you
Protected No Claims Bonus for vehicles with comprehensive or third party fire and theft cover
Damage to your trailer as a result of fire, theft (or attempted theft) with comprehensive cover and third party fire and theft cover

What is not insured?

This policy does not cover the following types of damage or risk:

Standard Cover

- × Wear and tear, depreciation, mechanical, electrical, electronic or computer failures, breakdowns or breakages.
- × Damage to tyres caused by braking, punctures, cuts or bursts
- × Loss of value following repairs to your vehicle
- × Damage caused as a result of incorrect fuel
- × Use of your vehicle in or around an airport, airfield aerodrome or military facility
- × Injury, loss or damage caused by earthquake, riot, civil commotion, war or terrorism or gradual pollution
- × Driving other vehicles
- × Personal effects and clothing
- × Personal accident
- × Damage as a result of fire, theft (or attempted theft), as a result of an accident or vandalism for vehicles with third party only cover

Or the following Optional Covers not selected by you (if relevant)
Protected No Claim Bonus
Damage to your trailer as a result of fire, theft (or attempted theft)
Damage to your trailer as a result of an accident or vandalism

Are there restrictions on cover?

Restrictions applicable to Standard Covers

- ! Damage to your vehicle is up to the maximum of the vehicles market value at the time of loss
- ! Legal liability for personal injury is unlimited and property damage is limited to €1.3 million
- ! You will have to pay an excess in the event a claim is made
- ! If you have Step-back bonus protection, your bonus will step back by three years if one clam is made up to €10,000, or by four years if a claim is made for €10,001 or more
- ! You are not covered to tow a mobile home or permanently sited temporary dwelling
- ! Medical expenses are limited to €130 per person
- ! Third party working risk cover excludes damage cause by subsidence, flooding, water pollution and damage to pipes and cables. Cover is limited to €6,400,000

There is no cover while your car is being:

- ! Used for a purpose not shown on your Certificate of Motor Insurance
- ! Used in a country not listed in the territorial limits of your policy
- ! Driven by a person who is not entitled to drive under your Certificate of Motor Insurance
- ! Driven by a person who is not licenced to drive your vehicle
- ! Damage caused by any driver under the age of 23

Restriction applicable to benefits appliable to Comprehensive cover only:

- ! Breakdown assistance restrictions:
  - the maximum distance your car will be towed is 50km/30miles
  - covered for a maximum of four callouts in one policy year
  One of the following benefits can be chosen:
  1. journey completion provided up to €150/£100. This only applies if you are more than 30 km or 18 miles from your home
  2. a class B courtesy car available for up 48 hours
  3. overnight accommodation covered up to €35/£25 per person up to a maximum of €150/£100
- ! Fire brigade charges are limited to a maximum of €2,025
- ! Replacement locks, car keys, key cards and lock transmitters are limited to a maximum of €1,525

Restrictions applicable to Optional Covers if selected by you
If you have Protected No Claim Bonus, more than two claims (excluding fire, theft or windscreen) will result in your bonus being stepped back
Damage to your trailer is up to the maximum of the vehicles market value at the time of loss

Where am I covered?

- ✓ You have the relevant level of cover as stated in your policy schedule while driving your vehicle in the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man and the Channel Islands.
- ✓ You also have the minimum legal cover required while you drive in any EU country and any other country which has made arrangements to meet the minimum insurance requirements set by the European Union. It also includes travelling between these countries by air, rail, sea, including loading and unloading.

What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions asked when you take out, make changes to, and renew your policy
- There are certain changes you will need to tell us about before continuing to use your vehicle. These include, but are not limited to: you change your vehicle; you change your address; you modify your vehicle from the manufacturers original specification; you change your use of your vehicle; you intend to travel to any country not listed in 'where am I covered' section above; there is a change in your health that has been advised to the Driving Licence Authority and they do not continue to issue a licence
- You must tell us at your first opportunity about any claim or incident that may lead to a claim and give us all the information about the claim that we ask for
- You or anyone claiming under this policy must not admit fault or responsibility, or pay, offer or agree to pay any money or settle any claim without our permission
- You must do all you can to protect your vehicle from damage or theft and keep it in a roadworthy condition, including having a valid CVRT where required by law
- If we ask you must allow us to inspect your vehicle
- If you are paying by our Direct Debit facility, you must keep your payments up to date

When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments. Payment can be made by bank transfer, cheque, debit/credit card or direct debit.

When does the cover start and end?

The period of time covered by this policy is outlined on your schedule.

How do I cancel the contract?

You may cancel your policy at any time by returning the Certificate of Motor Insurance and Disc to us.

You have the right to withdraw from this policy, provided you have not made a total loss claim, within 14 working days of the start date / renewal date of your policy or the date on which you receive the full terms and conditions of your policy. This is known as the 'cooling off' period.

If you cancel the policy after the 14 working days cooling off period, we will refund the amount you have paid for the unused period less a charge. Please refer to your schedule for further information.

Regardless of when you ask us to cancel the policy, the full annual premium is payable to us if you have made a claim which was your fault or if we are unable to recover our outlays from the responsible party.

To cancel your policy, please contact the insurance advisor you used to arrange this policy.